

Information to identify the case:

Debtor 1	Mary M Dudley	Social Security number or ITIN	xxx-xx-3694
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 8/10/20
Case number:	20-33397-KLP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary M Dudley	
2. All other names used in the last 8 years		
3. Address	6921 Marlowe Rd Apt 1004 Richmond, VA 23225	
4. Debtor's attorney Name and address	James Bradley Winder Jr. FerrisWinder PLLC 9327 Midlothian TPKE, Suite 1J Chesterfield, VA 23235	Contact phone 804-767-1800 Email: jbwinder@ferriswinder.com
5. Bankruptcy trustee Name and address	William Anthony Broschious 341 Dial 877-491-2336 Code: 1768631 2211 Pump Road Richmond, VA 23233-3507	Contact phone (804) 741-0400, x202 Email: wbroschious@wabtrustee.com

For more information, see page 2 >

Debtor **Mary M Dudley**

Case number **20-33397-KLP**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: August 11, 2020
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 14, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: November 13, 2020 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Mary M Dudley**

Case number **20-33397-KLP**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Mary M Dudley
DebtorCase No. 20-33397-KLP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj
Form ID: 309APage 1 of 1
Total Noticed: 22

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db +Mary M Dudley, 6921 Marlowe Rd, Apt 1004, Richmond, VA 23225-4385
 15436603 +Argent Fcu, 5403 Jefferson, Richmond, VA 23223-6007
 15436613 +NMAC, Pob 660366, Dallas, TX 75266-0366
 15436612 +NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
 15436614 +Rappahannock Family Physicians, 418 Chatham Square Office Park,
 Fredericksburg, VA 22405-2561
 15436615 +Rappahannock General Hospital, C/O Leo J Perk, PO Box 5370, Williamsburg, VA 23188-5206
 15436617 +United Consumers Inc, 14205 Telegraph Rd, Woodbridge, VA 22192-4615
 15436616 +United Consumers Inc, Attn: Bankruptcy Dept, Po Box 4466, Woodbridge, VA 22194-4466
 15436621 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jbwinder@ferriswinder.com Aug 12 2020 05:55:09 James Bradley Winder, Jr.,
 FerrisWinder PLLC, 9327 Midlothian TPKE, Suite 1J, Chesterfield, VA 23235
 tr E-mail/Text: william.brosconscious@txitrustee.com Aug 12 2020 05:55:44
 William Anthony Brosconscious, 341 Dial 877-491-2336 Code: 1768631, 2211 Pump Road,
 Richmond, VA 23233-3507
 15436605 +EDI: CAPITALONE.COM Aug 12 2020 09:08:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15436604 +EDI: CAPITALONE.COM Aug 12 2020 09:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15436609 EDI: DISCOVER.COM Aug 12 2020 09:08:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850-0000
 15436606 +EDI: TSYS2.COM Aug 12 2020 09:08:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 15436607 +EDI: TSYS2.COM Aug 12 2020 09:08:00 Department Store National Bank/Macy's, Po Box 8218,
 Mason, OH 45040-8218
 15436608 +EDI: DISCOVER.COM Aug 12 2020 09:08:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 15436611 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 12 2020 05:55:58 Kohls/Capital One,
 Po Box 3115, Milwaukee, WI 53201-3115
 15436610 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 12 2020 05:55:57 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 15436618 +EDI: VERIZONCOMB.COM Aug 12 2020 09:08:00 Verizon, Verizon Wireless Bk Admin,
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
 15436619 +EDI: VERIZONCOMB.COM Aug 12 2020 09:08:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225
 15436620 +EDI: VERIZONCOMB.COM Aug 12 2020 09:08:00 Verizon Wireless, Attn: Verizon Bankruptcy,
 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

James Bradley Winder, Jr. on behalf of Debtor Mary M Dudley jbwinder@ferriswinder.com,
 rwferris@ferriswinder.com;fwecfmail@gmail.com;r50498@notify.bestcase.com
 John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
 William Anthony Brosconscious wbrosconscious@wabtrustee.com,
 wbrosconscious@iq7technology.com/ecf.alert+Brosconscious@titlexi.com

TOTAL: 3